

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ) Case No. 15-04990  
)  
Toyya Proctor, )  
)  
)  
)  
Debtor(s) )

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on November 24, 2015 in Courtroom 682**, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: October 6, 2015

By: /s/ Richard M. Fogel

Trustee

RICHARD M. FOGEL  
321 N. CLARK STREET  
SUITE 800  
CHICAGO, IL 60654  
312-276-1334  
rfogel@shawfishman.com

**UST Form 101-7-NFR (9/1/2009)**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: PROCTOR, TOYYA

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§  
§  
§

Case No. 15-04990

Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of:* \$ 4,000.00  
*and approved disbursements of:* \$ 40.00  
*leaving a balance on hand of<sup>1</sup>:* \$ 3,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 3,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,000.00	0.00	1,000.00

Total to be paid for chapter 7 administrative expenses: \$ 1,000.00  
Remaining balance: \$ 2,960.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

None
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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 2,960.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 2,960.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$49,881.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	18,860.62	0.00	1,119.20
2	Exeter Finance Corp.	29,547.29	0.00	1,753.36
3	Sprint Attn: Bankruptcy Dept.	218.51	0.00	12.97
4	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,254.97	0.00	74.47

Total to be paid for timely general unsecured claims: \$ 2,960.00  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared by: /s/ Richard M. Fogel  
Trustee

Richard M. Fogel  
321 N. Clark St. #800  
Chicago, IL 60654

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Toyya Proctor  
 Debtor

Case No. 15-04990-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2015.

db  
 22930678 +Toyya Proctor, 911 North Latrobe Ave, Chicago, IL 60651-2962  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Pkwy., Greensboro, NC 27410-8110)  
 22930679 +Bank of America, PO Box 45144, Jacksonville, FL 32232-5144  
 22930680 +Citi, Attn: Bankruptcy Department, PO Box 6241, Sioux Falls, SD 57117-6241  
 22930681 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
 22930682 +Citibank NA, PO Box 769006, San Antonio, TX 78245-9006  
 22930683 +City of Chicago, Dept of Water Management, PO Box 6330, Chicago, IL 60680-6330  
 22930689 +Exeter Finance Corp., 2250 W John Carpenter Freeway, Irving, TX 75063-2765  
 23338188 +Exeter Finance Corp., P.O. Box 201347, Arlington, TX 76006-1347  
 22930690 Health/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 22930691 +Henton Hurd, 3125 W 71st Street, Chicago, IL 60629-3003  
 22930692 +Illinois Service Federal S&L Assoc., 4619 S. King Drive, Chicago, IL 60653-4199  
 22930693 +Liberty Bank and Trust Company, Damon G. Newman, Noonan & Lieberman, Ltd.,  
 105 W. Adams Street, Suite 1800, Chicago, IL 60603-6235  
 22998139 +Liberty Bank and Trust Company, 1111 S. Homan Ave, Chicago, IL 60624-4346  
 22930694 +Loyola University Medical Center, PO Box 99400, Louisville, KY 40269-0400  
 22930696 +Markoff & Krasny, Attorney at Law, 29 N Wacker Drive, Chicago, IL 60606-2851  
 22930697 +Markoff Law, LLC, 29 North Wacker Drive, Suite 550, Chicago, IL 60606-2851  
 23509902 +RLS Loans, LLC, c/o Pierce & Associates, 1 N. Dearborn, Suite 1300,  
 Chicago, IL 60602-4321  
 22930700 The Loan Servicing Center, Customer Support Union, PO Box 551170,  
 Jacksonville, FL 32255-1170  
 22930701 +Village of Maywood - Water Dept., 40 Madison St., Maywood, IL 60153-2323  
 22930702 West Suburban Medical Center, Department 4658, Carol Stream, IL 60122-4658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22930684 E-mail/Text: legalcollections@comed.com Oct 08 2015 23:28:24 Commonwealth Edison,  
 Bankruptcy Department, 2100 Swift Drive, Oak Brook, IL 60523-1559  
 22930686 E-mail/Text: legalcollections@comed.com Oct 08 2015 23:28:24 Commonwealth Edison,  
 PO Box 6111, Carol Stream, IL 60197-6111  
 22930685 E-mail/Text: legalcollections@comed.com Oct 08 2015 23:28:24 Commonwealth Edison,  
 Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204  
 22930687 E-mail/PDF: mrdiscen@discover.com Oct 09 2015 05:40:31 Discover, Bankruptcy Department,  
 PO Box 15316, Wilmington, DE 19850-5316  
 22930688 E-mail/PDF: mrdiscen@discover.com Oct 09 2015 05:40:31 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19805  
 23322179 E-mail/PDF: mrdiscen@discover.com Oct 09 2015 05:40:31 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 22950238 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Oct 08 2015 23:37:41  
 Exeter Finance Corp. Department, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 22930695 +E-mail/Text: ebn@ltdfin.com Oct 08 2015 23:26:52 LTD Financial Services, LP,  
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
 23586767 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2015 23:32:11  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 22930699 E-mail/Text: appebnmailbox@sprint.com Oct 08 2015 23:27:09 Sprint, Attn: Bankruptcy Dept.,  
 P.O. Box 7949, Overland Park, KS 66207-0949  
 22930698 +E-mail/Text: banko@acsnv.com Oct 08 2015 23:28:07 Sprint, c/o Allied Collection Service,  
 3080 S. Durango Rd., Ste. 208, Las Vegas, NV 89117-9194

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 10, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: ahamilton  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Oct 08, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2015 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor RLS Loans, LLC anelson@atty-pierce.com,  
northerndistrict@atty-pierce.com  
Christopher M Brown on behalf of Creditor RLS Loans, LLC northerndistrict@atty-pierce.com,  
cbrown@atty-pierce.com  
Damon G Newman on behalf of Creditor LIBERTY BANK AND TRUST COMPANY as Successor In Interest  
to Covenant Bank dnewman@noonanandlieberman.com  
David M Siegel on behalf of Debtor Toyya Proctor davidsiegellaw@hotmail.com,  
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com  
Richard M. Fogel on behalf of Trustee Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com  
TOTAL: 7